ABSTRACT OF THE DISCLOSURE

A cargo anchor with a cover plate having a peripheral edge is extensive for covering a panel aperture in the upfacing surface of a side wall of a truck. An anchor bar for securing an anchor line is engaged with the cover plate. A locator plate is fastened to the cover plate with screws and is positioned within a well associated with the panel aperture. The locator plate engages a flange tube within the truck sidewall, limiting movement of the cargo anchor so that a space between the panel aperture and the peripheral edge of the cover plate cannot occur.